Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 1 of 71

Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Frank	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Anderson	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you	Frank	
	have used in the last	First name	First name
	8 years	E	
	la alcala caca as ambada a s	Middle name	Middle name
	Include your married or maiden names.	Anderson	
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX	XXX - XX-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 2 of 71

D	ebtor 1 Frank First Name	Anderson Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification	Business name	Business name
	Numbers (EIN) you have used in the last		
	8 years	Business name	Business name
		24011333 114115	233,7666 7,31,76
	Include trade names and doing business as names	EIN	EIN
	g		LIIV
		EIN	EIN
		LIIV	LIIV
5	Whose you live		KD-blood Provides (Mr. and address)
٦.	Where you live		If Debtor 2 lives at a different address:
		6709 S. East End Avenue Number Street	Number Street
		1-F	Traines.
		Chicago Illinois 60649 City State Zip Code	City State Zip Code
		·	
		Cook County	County
		If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any	fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 3 of 71

De	btor 1 Frank		Anderson	Case number (if kno	wn)
	First Name	Middle Name	Last Name		
Pa	rt 2: Tell the Court Abo	ut Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief descrip Bankruptcy (Form B2010)). Also Chapter 7 Chapter 11 Chapter 12 Chapter 13			C. § 342(b) for Individuals Filing for opriate box.
8.	How you will pay the fee	more details about how y cashier's check, or money may pay with a credit card. I need to pay the fee in in Individuals to Pay Your F I request that my fee be judge may, but is not request the official poverty line the	you may pay. Typically, if y y order. If your attorney is d or check with a pre-print installments. If you choose Filing Fee in Installments (Common waived (You may request unred to, waive your fee, and applies to your family so you must fill out the Applier.	you are paying the submitting your ted address. se this option, sig Official Form 103 t this option only nd may do so onl size and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9.	Have you filed for bankruptcy within the last 8 years?	Yes. District District District	Wher 	MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District	Wher Wher	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	No. Go to line 12	l Statement About an Eviction		ot You (Form 101A) and file it with

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 4 of 71

Debtor 1 Frank Anderson Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 5 of 71

 Debtor 1
 Frank
 Anderson
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Mair Document Page 6 of 71

Debtor 1 Frank Anderson Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Frank Anderson Signature of Debtor 1 Signature of Debtor 2 Executed on 2/7/2018 Executed on MM / DD / YYYY MM / DD / YYYY

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 7 of 71

Debtor 1 Frank		Anderson	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12, c	or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 34	2(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the info	ormation in the sched	lules filed with the petition is incorrect.
attorney, you do not	J	' '		•
need to file this page.	/s/ Chris Prvor		Date	2/7/2018
	Signature of Attorney for	or Debtor		IM / DD / YYYY
	Chris Pryor			
	Printed name			
	Commend I avv Firm			
	Semrad Law Firm Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Ohioon		III:i-	00000
	Chicago City		Illinois State	60603 Zip Code
	City		Sidle	Zip Code
	Contact phone		For all and done	
	Contact phone		Email address	cpryor@semradlaw.com
			Ulia a ia	
	Bar number		Illinois State	<u> </u>
	Dai Huillber		State	

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 8 of 71

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Frank		Anderson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			
(If known)			

	Check if	this	is	an
_	amende	d filii	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$9,824.00
1c. Copy line 63, Total of all property on Schedule A/B	\$9,824.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$19,557.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	9
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	·
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$3,640.00
	\$23,197.00
Your total liabilitie	
Your total liabilities Part 3: Summarize Your Income and Expenses	
	A. 45= 55
art 3: Summarize Your Income and Expenses	\$1,137.00

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 9 of 71

First Name Model Name Lett Name Answer These Questions for Administrative and Statistical Records 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.) 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	Debt	or 1 Frank		Anderson	Case number (if known)	
6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.) 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9c. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 \$0.00 \$0.00 \$0.00		First Name	Middle Name	Last Name		
No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. ✓ Yes. 7. What kind of debt do you have? ✓ Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. ☐ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.) 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 \$0.00	Part 4	Answer These Que	estions for Administrati	ive and Statistical Record	s	
Yes. 7. What kind of debt do you have? ✓ Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. ✓ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.) 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 \$0.00	6. Ar	e you filing for bankrupto	y under Chapters 7, 11, or	13?		
7. What kind of debt do you have? ✓ Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. ☐ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.) 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 \$0.00 \$0.00		No. You have nothing to	report on this part of the for	rm. Check this box and submit	this form to the court with your other scl	nedules.
Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.) 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 \$0.00 \$0.00	V	Yes.				
family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.) 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 \$0.00 \$0.00 \$0.00	7. W l	nat kind of debt do you ha	ave?			
this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.) 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	<u>-</u>					
9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.) 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00				u have nothing to report on this	s part of the form. Check this box and su	bmit
From Part 4 on Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.) 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 \$0.00 \$0.00 \$0.00 \$0.00					hly income from Official	\$500.00
9a. Domestic support obligations (Copy line 6a.) 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 \$0.00 \$0.00 \$0.00	9.	Copy the following specia	al categories of claims from	m Part 4, line 6 of Schedule E	:/F:	
9b. Taxes and certain other debts you owe the government. (Copy line 6b.) 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 \$0.00 \$0.00 \$0.00		From Part 4 on Schedule	E/F, copy the following:		Total claim	
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 \$0.00 \$0.00 \$0.00		9a. Domestic support oblig	ations (Copy line 6a.)		\$0.00	
9d. Student loans. (Copy line 6f.) 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 \$0.00 \$0.00		9b. Taxes and certain other	debts you owe the governm	nent. (Copy line 6b.)	\$0.00	
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 \$0.00		9c. Claims for death or pers	sonal injury while you were ir	ntoxicated. (Copy line 6c.)	\$0.00	
priority claims. (Copy line 6g.) \$0.00		9d. Student loans. (Copy li	ne 6f.)		\$0.00	
\$0.00				r divorce that you did not report	as \$0.00	
		. , , , , , ,	<i>.</i>	similar debts. (Copy line 6h.)	\$0.00	

\$0.00

9g. Total. Add lines 9a through 9f.

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 10 of 71

Fill in this	inforr	nation to identify your c	ase:					
Debtor 1		Frank			Anderson			
Debtor		First Name	Middle N	lame	Last Name			
Debtor 2 (Spouse, if fil	ing)	First Name	Middle N	lame	Last Name			
United Sta	ates B	ankruptcy Court for the:	Northern	· carrio	District of Illinois			
Case num			<u></u>		(State)			
(If known)								Chapte if this is an
Officia	ıl Fo	orm 106A/B						Check if this is an amended filing
Sched	dul	e A/B: Prope	erty					12/1
category v responsibl write your	where e for name	you think it fits best. Is supplying correct infor and case number (if k	Be as complete a mation. If more s known). Answer e	nd a pace very	asset only once. If an asset focurate as possible. If two mais needed, attach a separate question. Or Other Real Estate You C	rried people sheet to thi	are filing together, both a s form. On the top of any a	are equally
_								
1. Do you		or nave any legal or ed 3o to Part 2	quitable interest	ırı an	y residence, building, land, or	Similar prop	erty:	
		Where is the property?						
1.1		t address, if available, or	other description	Wh	at is the property? Check all th Single-family home	at apply.	the amount of any secu	claims or exemptions. Put ared claims on Schedule D: nims Secured by Property.
	01.00	addioso, ii availabio, oi	outor accompact		Duplex or multi-unit building Condominium or cooperative		Current value of the	Current value of the
				H	Manufactured or mobile home		entire property?	portion you own?
	Num	ber Street			Land			
	Nulli	der Street			Investment property		Describe the nature of interest (such as fee s	simple, tenancy by
	City	State	Zip Code	H	Timeshare Other	_	the entireties, or a life	e estate), if known.
				Wh	o has an interest in the prope	rty? Check	Check if this is co (see instructions)	ommunity property
					Debtor 1 only		ш	
					Debtor 2 only			
					Debtor 1 and Debtor 2 only	on oth or		
					At least one of the debtors and ner information you wish to ac		itam auch as local	
					perty identification number:	iu about tilis	item, such as local	
If you	own (or have more than one, li	ist here:					
1.2				Wh	at is the property? Check all th Single-family home	iat apply.		claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.2	Stree	t address, if available, or	other description		Duplex or multi-unit building		Creditors Who Have Cla	nims Secured by Property.
					Condominium or cooperative		Current value of the	Current value of the
					Manufactured or mobile home		entire property?	portion you own?
	Num	ber Street			Land		Describe the nature o	f vour ownership
		oo. Garage			Investment property Timeshare		interest (such as fee s	simple, tenancy by
	City	State	Zip Code	H	Other		the entireties, or a life	e estate), if known.
				Wh	o has an interest in the prope	rty? Check	Check if this is co (see instructions)	mmunity property
					Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and			
					ner information you wish to ac perty identification number:	ld about this	item, such as local	

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 11 of 71

Debtor 1	Frank First Name	Middle Name	Anderson Last Name	Case number	r (if known)	
1.3	et address, if available, or ot	[What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
]]]	Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Other information you wish to add property identification number:	other	Check if this is co (see instructions) such as local	mmunity property
	the dollar value of the po ve attached for Part 1. Wi	rtion you own for a	all of your entries from Part 1, incluere.	uding any entrie	s for pages	
	Describe Your Vehicle		in any vehicles, whether they are	registered or no	ot? Include any vehicles	
•	ns, trucks, tractors, sport ut		also report it on Schedule G: Executo cycles	ry Contracts and	Unexpired Leases.	
3.1	Make Model: Year:	Nissan Versa 2017	Who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2017 Nissan Versa	16346	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community		Current value of the entire property? \$7775.00	Current value of the portion you own? \$7775.00
3.2	Make Model: Year:		who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 12 of 71

	Frank First Name	Middle Name	Anderson Last Name	Case number	ei (ii khowii)	
3.3	Make Model:		Who has an interest in the one.	property? Check	Do not deduct secured the amount of any secu	•
	Year:		Debtor 1 only		Creditors Who Have Cla	
	Approximate mileage:		= '			, ,
			Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 o	nly	entire property?	portion you own?
			At least one of the debto	rs and another		
			Check if this is commu	nity property (see		
			instructions)			
3.4	Make		Who has an interest in the	property? Check	Do not deduct secured	•
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	aims Securea by Propert
	Approximate mileage:	-	Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 o	nly	entire property?	portion you own?
			At least one of the debto	rs and another		
			Check if this is commu	nity property (see		
			instructions)			
Exar	nples: Boats, trailers, motors No	•	ner recreational vehicles, othe ft, fishing vessels, snowmobiles,	•		
Exar	nples: Boats, trailers, motors No Yes	•		motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	it, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	t, fishing vessels, snowmobiles, Who has an interest in the one.	motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one. Debtor 1 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto	motorcycle accessor property? Check nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	t, fishing vessels, snowmobiles, Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o	motorcycle accessor property? Check nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is commu	property? Check nly rs and another unity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions)	property? Check nly rs and another unity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the	property? Check nly rs and another unity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the one.	property? Check nly rs and another unity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the one. Debtor 1 only	property? Check nly rs and another inity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule hims Secured by Propert
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check nly rs and another inity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Schedule wires Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule wires Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o	property? Check nly rs and another inity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Schedule wires Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule wires Secured by Propert Current value of the

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 13 of 71

Debtor 1 Frank Anderson Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used goods, living room set, and bedroom set \$730.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Television(2), cellular phone \$450.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used clothing, shoes and outerwear \$660.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Miscellaneous jewelry \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1890.00 for Part 3. Write that number here

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 14 of 71

Anderson Debtor 1 Frank Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$159.00 17.1. Checking account: Chase Bank 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 15 of 71

Deb	tor 1 Frank	N. C. I. II. N.	Anderson	Case number (if known)	
20.	First Name Government and corpo	Middle Name orate bonds and other negotia	Last Name ble and non-negotiable	instruments	
	Negotiable instruments i	nclude personal checks, cashiers ents are those you cannot transfe	checks, promissory note	es, and money orders.	
	✓ No Yes. Give specific information about	Issuer name:			
	them				
21.	Retirement or pension Examples: Interests in IF), thrift savings accounts,	or other pension or profit-sharing plans	
	✓ No				
	Yes. List each account	Type of account:	Institution name:		
	separately.	401(k) or similar plan:	-	_	
		Pension plan: IRA:	-	_	
		Retirement account:			
		Keogh:	-		
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so tha with landlords, prepaid rent, publ			
	✓ No		Institution name:		
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture: Other:	-		
23	Annuities (A contract fo	or a periodic payment of money to	you either for life or for	a number of years)	
20.	✓ No		you, entre for the or for a	a number of years)	
	Yes	Issuer name and description:			

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 16 of 71

Debt	tor 1 Frank First Name	Middle Name	Anderson (Case number (if known)	
24.	Interests in a	n education IRA, in an account in a qualif		qualified state tuition program.	
	_	530(b)(1), 529A(b), and 529(b)(1).			
	✓ No Yes	Institution name and description. Separately	ile the records of any interests.11	I U.S.C. § 521(c):	
				_	_
25.		able or future interests in property (other t or your benefit	han anything listed in line 1), a	and rights or powers	
	No Yes. Desc	ribe			
26.		rights, trademarks, trade secrets, and otlemet domain names, websites, proceeds from		nts	
	No Yes. Desc	ribe			
27.		nchises, and other general intangibles lding permits, exclusive licenses, cooperative	association holdings, liquor licens	ses, professional licenses	
	✓ No				
	Yes. Desc	ribe			
Mor	ney or prope	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or prope				portion you own?
	Tax refunds o	wed to you			portion you own? Do not deduct secured claims or exemptions.
	Tax refunds of ✓ No Yes. Give about	wed to you specific information t them, including whether		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about	wed to you specific information		Federal: State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds of No Yes. Give about your and a	specific information t them, including whether already filed the returns the tax years			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give about your and a	specific information t them, including whether already filed the returns the tax years	child support, maintenance, divo	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give about your and a second s	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal support,	child support, maintenance, divo	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give about your and a second s	specific information t them, including whether already filed the returns he tax years	child support, maintenance, divo	State: Local: rce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give about your and a second s	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal support,	child support, maintenance, divo	State: Local: crce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give about your and a second s	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal support,	child support, maintenance, divo	State: Local: crce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give about your and a second s	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal support,	child support, maintenance, divo	State: Local: Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give: about you a and a Family support Examples: Past ✓ No Yes. Give:	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal support, specific information		State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give: about you a and a Family support Examples: Past ✓ No Yes. Give: Other amount Examples: Unp	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, spousal support, specific information	ability benefits, sick pay, vacation	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
28.	Tax refunds or ✓ No ── Yes. Give about you and	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal support, specific information s someone owes you aid wages, disability insurance payments, disa ial Security benefits; unpaid loans you made to	ability benefits, sick pay, vacation	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
28.	Tax refunds or No Yes. Give: about you a and a Family suppor Examples: Pass No Yes. Give:	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal support, specific information s someone owes you aid wages, disability insurance payments, disa ial Security benefits; unpaid loans you made to	ability benefits, sick pay, vacation	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 17 of 71

Deb	tor 1 Frank		Anderson	Case number (if known)	
	First Name	Middle Name	Last Name		
21	Interests in insurance po	vlicios			
31.			a covinge coccupt (LICA), credit h	nomeowner's, or renter's insurance	
	Examples: Health, disability	, or life insurance; nealtr	i savings account (HSA); credit, r	iomeowners, or renter's insurance	
	√ No				
	✓ No	(Company name:	Beneficiary:	Surrender or refund value:
	Yes. Name the insurar	nce company	ompany name.	Borronolary.	carronaci oi fotatta valac.
	of each policy and list				
	or each pency and not	_			-
		-			
		-			
32.	Any interest in property	that is due you from so	meone who has died		
	If you are the beneficiary o	f a living trust, expect pro	oceeds from a life insurance police	cy, or are currently entitled to receive	
	property because someone		•		
	✓ No				
	Yes. Describe				
	Tes. Describe				
33	Claims against third par	ties whether or not vo	u have filed a lawsuit or made	a demand for navment	
00.			ance claims, or rights to sue	a demand for payment	
	Examples. Accidents, emp	loyment disputes, insura	lince claims, or rights to sue		
	No No				
	Yes. Describe				
	_				
0.4	01	Particle de la latina de la constante de la co	and the state of t	alabara Albarak bara and Albara	
34.		iliquidated claims of e	very nature, including counter	claims of the debtor and rights	
	to set off claims				
	✓ No				
	Yes. Describe				
35.	Any financial assets you	did not already list			
	✓ No				
	Yes. Describe				
	Tes. Describe				
36.	Add the dollar value of a	Il of your entries from	Part 4, including any entries fo	or pages you have attached	#150.00
		-			\$159.00
	ioi i uit 4. Wiite tilut ilui	inder nere illininininini		······	
Part	5 Describe Any Busi	iness-Related Prop	erty You Own or Have an I	nterest In. List any real estate in Pai	1 1.
. α. τ					
37.	Do you own or have any	legal or equitable inte	rest in any business-related pr	operty?	
					Current value of the
	No. Go to Part 6.				portion you own?
	Yes. Go to line 38.				
	Tes. do to line so.				Do not deduct secured claims
					or exemptions
38.	Accounts receivable or o	commissions you alrea	dy earned		
		-			
	✓ No				
	Yes. Describe				
30	Office equipment formic	hinge and cumplies			
39.	Office equipment, furnish		nadama printarei f	ookinga waa talankaree deele eksis de	stronio doviceo
	Examples: Business-relate	u computers, soπware, r	nouems, printers, copiers, tax m	achines, rugs, telephones, desks, chairs, elec	SHOTTIC GEVICES
	No.				
	✓ No				
	Yes. Describe				

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 18 of 71

Deb	tor 1 Frank		Anderson	Case number (if known)	
40	First Name	Middle Name	Last Name	tundo	
40.		quipment, supplies you us	se in business, and tools of your	trade	
	No				
	Yes. Describe				
41.	Inventory				
	- N				
	Yes. Describe				
	Tes. Describe				
42.	Interests in partnersh	ips or joint ventures			
	✓ No				
	Yes. Give specific	N	lame of entity:	% of ownership:	
	information about				
	them	_			
		_			_
		_			_
43. (Customer lists, mailing	lists, or other compilatio	ns		
	✓ No				
	Yes. Do your lists i	nclude personally identifiable	e information (as defined in 11 U.S	.C. § 101(41A))?	
	— □ No				
	Yes. Desc	riha			
	les. Desc	11DE			
44.	Any business-related	property you did not alrea	ady list		
	✓ No				
	Yes. Give specific	_			
	information	_			
		-			
		_			
		<u>-</u>			
		-			
45. A	dd the dollar value of a	all of your entries from Par	rt 5, including any entries for pa	ges you have attached	
		=			
	Docoribo Amar	arm, and Cammaraial	Eiching Doloted Present: V	ou Own or House on Interest In	
Part	If you own or have an	arm- and Commercial interest in farmland, list it in f	Part 1.	ou Own or Have an Interest In.	
46.	Do you own or have a	ny legal or equitable inte	rest in any farm- or commercial	fishing-related property?	
	No. Co to Doub 7	, , , , , , , , , , , , , , , , , , , ,		3 <u> </u>	Current value of the
	No. Go to Part 7.				portion you own?
	Yes. Go to line 47.				Do not deduct secured claims or exemptions
47	Farm animals				or exemptions
''.	Examples: Livestock, p	oultry, farm-raised fish			
	 No				
	Yes. Describe				

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 19 of 71

Debt		Anderson	Case number (if known)	
	First Name Middle Name L	ast Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
	Ц			
49.	Farm and fishing equipment, implements, machinery, fixture	es, and tools of trade		
	No No			
	Yes. Describe			
	Too. Boombo			
50.	Farm and fishing supplies, chemicals, and feed			
	No No			
	Yes. Describe			
	Too. Boombo			
51.	Any farm- and commercial fishing-related property you did	not already list		
	No No			
	Yes. Describe			
	Li real Becomboni			
50 A	dd the dellar value of all of your entries from Bort & includin	a any antrina for nagon	you have attached	
	dd the dollar value of all of your entries from Part 6, including			
•			L	
Part	7: Describe All Property You Own or Have an Intere	est in That You Did No	ot List Above	
	Do you have other property of any kind you did not already li			
	Examples: Season tickets, country club membership			
	✓ No			
	Yes. Give specific			
	information			
54. A	dd the dollar value of all of your entries from Part 7. Write tha	at number here		P
Part	8: List the Totals of Each Part of this Form			
rare				
55. F	Part 1: Total real estate, line 2		>	
56. r	part 2 total vehicles, line 5	\$7775.00		
57. P	art 3: Total personal and household items, line 15			
		\$1890.00		
58. P	art 4: Total financial assets, line 36	\$159.00		
59. F	Part 5: Total business-related property, line 45			
60. F	Part 6: Total farm- and fishing-related property, line 52			
	Part 7: Total other property not listed, line 54			
62. 1	Total personal property. Add lines 56 through 61	\$9824.00	_	+ \$9824.00
			Copy personal property total	
				\$9824.00
63. T	otal of all property on Schedule A/B. Add line 55 + line 62			Ψυσεπ.σσ

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 20 of 71

Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Frank		Anderson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(Giate)	

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	tt 1: Identify the Property You Clair	m as Exempt		
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A	N/B that you claim as e	exempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Nissan Versa, 2017, 2017 Nissan Versa Line from Schedule A/B: 03	\$7,775.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)
	Brief description:	\$159.00		735 ILCS 5/12-1001(b)
	Checking account, Chase Bank		\$159.00 100% of fair market value, up to any	_
	Line from Schedule A/B: 17		applicable statutory limit	
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) within 1,215 days before you filed this case?	

Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Case 18-03376 Doc 1 Page 21 of 71 Document

Debtor 1 Frank Anderson Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$730.00 description: **✓** \$730.00 Used goods, living room 100% of fair market value, up to any set, and bedroom set applicable statutory limit Line from Schedule A/B: 06 735 ILCS 5/12-1001(a) Brief \$660.00 description: **✓** \$660.00 Used clothing, shoes 100% of fair market value, up to any and outerwear applicable statutory limit Line from Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief description: \$450.00 **✓** \$450.00 Television(2), cellular 100% of fair market value, up to any phone applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$50.00 description: **✓** \$50.00 Miscellaneous jewelry 100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

12

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 22 of 71

		Do	cument 1 age 22 of	1 1		
Fill in th	is information to identify your ca	se:				
Debtor ⁻	1 Frank		Anderson			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, i		Middle Name	Last Name			
United S	States Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case nu (If known)						
Offic	ial Form 106D			_		Check if this is an amended filing
		ore Who Ha	vo Claime Soour	ad by Pran		o .
			ve Claims Secur			12/15
more spa	•		e are filing together, both are equals ober the entries, and attach it to	•		
	any creditors have claims se	ecured by your proper	hv?			
5			vith your other schedules. You ha	ve nothing else to repo	ort on this form.	
_ _	Yes. Fill in all of the information		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	3		
Part 1:	List All Secured Claims					
	ist all secured claims. If a credit	tor has more than one see	urad alaim liat the graditar	Column A	Column B	Column C
			icular claim, list the other creditors	Amount of claim	Value of	Unsecured
	n Part 2. As much as possible, list ame.	the claims in alphabetical	order according to the creditor's	Do not deduct the	collateral	portion
"	airie.			value of collateral.	that supports this claim	If any
	IISSAN MOTOR ACCEPTANC	Describe the property	that secures the claim:	\$19,557.00	\$7,775.00	<u>\$11,782.0</u> 0
	reditor's Name 2901 KINWEST PKWY	2017 Nissan Versa - 07				
_	Number Street	As of the date you file	, the claim is: Check all that apply.	•		
_		Contingent				
_	RVING TX 75063	Unliquidated				
	State ZIP Code Who owes the debt? Check one.	Disputed				
l E	✓ Debtor 1 only	Nature of lien. Check a	ıll that apply.			
	Debtor 2 only	An agreement you car loan)	made (such as mortgage or secured			
Ļ	Debtor 1 and Debtor 2 only		as tax lien, mechanic's lien)			
L	At least one of the debtors and another	Judgment lien from	a lawsuit			
	Check if this claim relates	Other (including a ri				
	to a community debt Date debt was 6/2017 Courred	Last 4 digits of accou	nt number0001			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$19,557.00

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 23 of 71

Fill	in this infor	mation to identify your c	ase:					
Deb	otor 1	Frank	Middle Nove	Anderson				
D-1-	.10	First Name	Middle Name	Last Name				
	otor 2 use, if filing)	First Name	Middle Name	Last Name				
		Sankruptcy Court for the:	Northern	District of Illinois (State)				
Cas (If kn	e number own)							
<u> </u>		orm 106E/F				Chec	k if this is an a	mended filing
Sc	chedu	ule E/F: Cre	ditors Who	Have Unsec	cured Claims			12/15
othe Forn clair the e know	r party to a n 106A/B) a ns that are entries in t vn).	any executory contracts and on <i>Schedule G: Exe</i> e listed in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims tach the Continuation Pag	could result in a claim. xpired Leases (Official F Secured by Property. If	s and Part 2 for creditors wit Also list executory contracts orm 106G). Do not include a more space is needed, copy op of any additional pages, w	on <i>Schedul</i> ny creditors the Part you	e <i>A/B: Proper</i> with partially need, fill it o	rty (Official y secured out, number
Par	t 1: List	All of Your PRIORIT	/ Unsecured Claims					
1.	-	reditors have priority un Go to Part 2.	secured claims against yo	ou?				
	Yes.							
2.	listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priority	y and nonpriority amounts ling to the creditor's name particular claim, list the othe		both priority a	and nonpriority	/ amounts.
						T. 1.1		

claim

amount

amount

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 24 of 71

Debto	r 1 Frank First Name M	iddle Name	Anderson Case number (if known)	
Part 2	List All of Your NONPRIORI	TY Unsecured Claim	ns	
3. Do	o any creditors have nonpriority un No. You have nothing to report in Yes. st all of your nonpriority unsecured secured claim, list the creditor separate	secured claims against n this part. Submit this f I claims in the alphabe tely for each claim. For ea		
	.90 0. 1 2.		Total claim	
	CAPITALONE Nonpriority Creditor's Name c/o Pollack & Rosen, P.C Number Street 1825 Barrett Lakes Blvd Suite 510 Kennesaw Georgia City State Who incurred the debt? Check one Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and at Check if this claim relates to at Is the claim subject to offset? No Yes	nother	Last 4 digits of account number 6006 When was the debt incurred? 1/2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	_
4.2	CHASE CARD		Last 4 digits of account number 0268 \$0.00	
	Nonpriority Creditor's Name BANK ONE CARD SERV 2500 WEST Number Street ELGIN Illinois City State Who incurred the debt? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and as Check if this claim relates to as Is the claim subject to offset? No Yes	60124 Zip Code	When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	
	Chicago - Dept. of Finance Nonpriority Creditor's Name PO Box 88292 Number Street Chicago Illinois City State Who incurred the debt? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Check if this claim relates to a ls the claim subject to offset? No Yes	nother	When was the debt incurred?	_

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 25 of 71

Debtor 1 Frank Anderson Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Commonwealth Edison \$850.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Ctr FI 4 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60181 Oakbrook Ter Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collecting For - past due electric Is the claim subject to offset? **✓** No Yes CONVERGENT OUTSOURCING \$356.00 Last 4 digits of account number _ 6783 Nonpriority Creditor's Name 10750 HAMMERLY BLVD #200 When was the debt incurred? 12/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent 77043 Houston Texas Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: **✓** No COMCAST Other, Specify Yes CREDIT ONE BANK NA 4.6 \$500.00 Last 4 digits of account number 5527 Nonpriority Creditor's Name PO BOX 98875 When was the debt incurred? 6/2017 Number As of the date you file, the claim is: Check all that apply. Contingent 89193 LAS VEGAS Nevada Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify _

Debts to pension or profit-sharing plans, and other similar

CreditCard

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 26 of 71

Debtor 1 Frank Anderson Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	th 4.5, followed by 4.6, and so forth.	Total claim
4.7	ENHANCED RECOVERY CO L	Last 4 digits of account number 3654	\$912.00
	Nonpriority Creditor's Name	When was the debt incurred? 9/2015	
	8014 BAYBERRY RD Number Street	when was the dept incurred:	
		As of the date you file, the claim is: Check all that apply.	
	JACKSONVILLE Florida 32256	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for	
	✓ No	ORIGINAL CREDITOR: PEOPLE Other. Specify GAS LIGHT AND COKE COMP	
	Yes	and Elain have come	
4.8	Illinois Tollway		\$100.00
4.0	Nonpriority Creditor's Name	Last 4 digits of account number	Ψ100.00
	2700 Ogden Ave Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
	Legal Dept	Contingent	
	Downers Grove Illinois 60515	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	✓ Other. Specify Collecting For - tollway fees	
	No		
	Yes		
4.9	PEOPLES ENGY Nonpriority Creditor's Name	Last 4 digits of account number 6351	\$0.00
	200 EAST RANDOLPH	When was the debt incurred? 3/2012	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	CHICAGO Illinois 60601	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	<u>'</u>	Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
		Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other Specify Installment Lean	
	Is the claim subject to offset?	Other. Specify InstallmentLoan	
	✓ No		
	Yes		

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 27 of 71

Anderson Debtor 1 Frank Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 PEOPLES ENGY \$0.00 Last 4 digits of account number _ Nonpriority Creditor's Name 200 EAST RANDOLPH When was the debt incurred? 11/2010 Street Number As of the date you file, the claim is: Check all that apply. Contingent 60601 **CHICAGO** Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.11 PEOPLES ENGY \$0.00 Last 4 digits of account number 5922 Nonpriority Creditor's Name 200 EAST RANDOLPH When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO Illinois 60601 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt ✓ Other. Specify ____ Is the claim subject to offset? InstallmentLoan **✓** No

Yes

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 28 of 71

Debtor 1 Frank Anderson Case number (if known)

First Nai	me Middle Name Last Name		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting purposes o
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00
	oc. rotal. Add illies od tillodgii od.	00.	
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$3,640.00
	that amount here.	•	
	6j. Total. Add lines 6f through 6i.	6j.	\$3,640.00

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 29 of 71

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Frank		Anderson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)
Case number (If known)			(5.5.5)

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or	company with whom you have	the contract or lease	State what the contract or lease is for
2.1 The Parkw Name			Residential Lease, Debtor is Lessee, One-Year Residential Lease
1657 E. 67	7th St.		
Number	Street		
Chicago	Illinois	60649	
City	State	Zip Code	

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 30 of 71

			Do	current i	age 30	0171
Fill in th	nis infori	mation to identify your c	ase:			
Debtor	1	Frank		Anderson		
		First Name	Middle Name	Last Name		_
Debtor		=				_
(Spouse,	ii iiiing)	First Name	Middle Name	Last Name		
United	States B	ankruptcy Court for the:	Northern	District of Illinois		_
Case ni	umher			(State)		
(If known)						_
						Check if this is an
0 (()						amended filing
Offic	cial	Form 106H				
Cala	- all.	a III. Varre Caa	lablana			
<u>Scne</u>	eaui	e H: Your Coc	leptors			12/15
known).	Answe	r every question.	tach the Additional Page	· ·		ny Additional Pages, write your name and case number (if
	aho, Lou	isiana, Nevada, New Mex	lived in a community pro xico, Puerto Rico, Texas, W			nmunity property states and territories include Arizona, California,
✓		Go to line 3.				
	4		er spouse, or legal equiva	lent live with you at	the time?	
		No				
		Yes. In which communit	y state or territory did you	ı live?	Fil	Il in the name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equ	ivalent		
		Number Street				
		City	State	Zi	p Code	
		•			•	
3. In	Column	1, list all of your codel	otors. Do not include you	r spouse as a codel	otor if your	spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 31 of 71

Fill in this	information to identify	your case:							
Debtor 1	Frank		Ander	son					
	First Name	Middle Name	Last N	lame		Check	c if this is:		
Debtor 2 (Spouse, if fil	ing) First Name	Middle Name	Last N	lame		An	amended filing		
							supplement showing	post-petition chapter	r 13
the:	es Bankruptcy Court for	Northern	District of III_ (S	inois State)			penses as of the follo		
Case numb	er			,			M / DD /) 000/		
(If known)						IVII	M / DD / YYYY		
Officia	l Form 106I								
Sched	ule I: Your In	come						12	2/15
spouse. If I number (if			-			-		_)
_	our employment		Debtor 1	l			Debtor 2		
informa		Employment status	✓ Emplo	oved			Employed		1
-	lave more than one job, a separate page with		Not E	-	/ed		Not Employed		
informa employ	tion about additional	0							
		Occupation	Self-emplo	Jymer	11				•
	part time, seasonal, or ployed work.	Employer's name	-						-
Occupa	ation may include student	Employer's address	Number St				Numer or Chrose		-
or hom	emaker, if it applies.		Number 5t	reet			Number Street		
			-						•
			City		State Zip C	Code	City	State Zip Code	
		Have lawn arrest arrest	,		2.00		•	ip	
		How long employed there?			,			_	
Part 2: 0	Give Details About N	Aonthly Income							
rait Z.	sive Details About N	nontiny income							_
	monthly income as of taless you are separated.	the date you file this forn	n. If you have	noth	ing to report for any	y line, writ	te \$0 in the space. Ir	nclude your non-filing	
	our non-filing spouse have ce, attach a separate she	e more than one employer, et to this form.	combine the	infori			hat person on the lin	es below. If you need	i
					For Debtor 1		non-filing spouse		
		ary, and commissions (before a calculate what the monthly to be a calculate which is the monthly to be a calculate which is the calculate which is the monthly to be a calculate which is the cal		2.	\$	0.00		<u> </u>	
3. Estim	nate and list monthly over	rtime pay.		3.	+ \$	0.00		<u>—</u> _	
4. Calcu	ulate gross income. Add li	ne 2 + line 3.		4.	\$	0.00			

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 32 of 71

Debt		Anderson	Case numbe	r <i>(if</i>	
	First Name Middle Name I	_ast Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Co	py line 4 here	→ 4.	\$0.00		
5. Lis	t all payroll deductions:				
5a	. Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b	. Mandatory contributions for retirement plans	5b.	\$0.00		
50	. Voluntary contributions for retirement plans	5c.	\$0.00		
5d	. Required repayments of retirement fund loans	5d.	\$0.00		
5e	. Insurance	5e.	\$0.00		
5f.	Domestic support obligations	5f.	\$0.00		
5g	. Union dues	5g.	\$0.00		
5h	. Other deductions. Specify:	_ 5h. +	\$0.00 +		
6. Ad +5h.	d the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5	f + 5g 6.	\$0.00		
	Iculate total monthly take-home pay. Subtract line 6 from line	4. 7.	\$0.00		
	t all other income regularly received:				
8a	. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing				
	gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$500.00		
8b	. Interest and dividends	8b.	\$0.00		
80	. Family support payments that you, a non-filing spouse, or dependent regularly receive	a			
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		
	. Unemployment compensation	8d.	\$0.00		
	. Social Security	8e.	\$637.00		
8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	8f.	\$0.00		
80	Pension or retirement income	8g.	\$0.00		
	. Other monthly income. Specify:	8h. +	\$0.00 +		
	d all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +		\$1,137.00		
		L	Ψ1,107.00		
	Ilculate monthly income. Add line 7 + line 9. Id the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	10. pouse	\$1,137.00	=	\$1,137.00
In o	tate all other regular contributions to the expenses that you clude contributions from an unmarried partner, members of your ends or relatives.	household, your	dependents, your roomr		
	pecify:	ants that are not a	valiable to pay expenses	11.	+ \$0.00
	- Constitution of the cons				Ψ0.00
	dd the amount in the last column of line 10 to the amount in the that amount on the Summary of Schedules and Statistical Sum				\$1,137.00
					Combined monthly income
13. D	o you expect an increase or decrease within the year after	you file this form	?		
<u> -</u>	No.				
	Yes. Explain:				

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 33 of 71

Debtor 1Frank		And	lerson		Case number (if		
First Name	Middle Name	Last	Name		known)		
Official Form 1061. Addition	onal page.						
8a.Net income from rental property a	and from operating a	business, p	orofession, o	r farm			
8a.1 Laborer		Debtor 1	Debtor 2				
Gross receipts (before all deductions	s)	\$500.00					
Ordinary and necessary operating ex	rpenses	-\$0.00					
Net monthly income from a busines	s, profession, or farm	\$500.00		Сору	\$500.00		

Official Form 106l Schedule I: Your Income page 3

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 34 of 71

		Docu	iment Page 34 of 72	L	
Fill in this infor	mation to identify you	ır case:			
Debtor 1	Frank First Name	Middle Name	Anderson Last Name		
Debtor 2		Wild die Name	Last Namo	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	
	Bankruptcy Court for th	ne: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)			_	MM / DD / YYYY	/
Official	Form 106J	<u> </u>			
Schedul	e J: Your Ex	penses			12/15
information. If	•		re filing together, both are equall form. On the top of any addition		
Part 1: Des	cribe Your House	hold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. D	oes Debtor 2 live in a	a separate household?			
	No				
Ī	Yes. Debtor 2 mus	t file Official Forms 106J-2, <i>Exper</i>	nses for Separate Household of Deb	for 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
expenses o	penses include f people other	No			
than yourself and dependents		Yes			
Part 2: Esti	mate Your Ongoin	ng Monthly Expenses			
Estimate your	r expenses as of your of a date after the ba	bankruptcy filing date unless	you are using this form as a suppl oplemental Schedule J, check the	•	-
		n-cash government assistance d it on Schedule I: Your Income			Your expenses
	or home ownership or the ground or lot. 4.		nclude first mortgage payments and		\$24.00
	uded in line 4:				••

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 35 of 71

Debtor 1 Frank Anderson Case number (if known)
First Name Middle Name Last Name

	First Name Middle Name Last Name		
			Your expenses
6a. Electricity, heat, natural gas 6a. \$130.00 6b. Water, sewer, garbage collection 6b. \$0.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$60.00 6d. Other. Specify: 6d. \$50.00 7. Food and housekeeping supplies 7. \$206.00 8. Childcare and children's education costs 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$5.00 10. Personal care products and services 11. \$0.00 11. Medical and dental expenses 11. \$0.00 11. Medical and dental expenses 11. \$0.00 11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$55.00 Do not include car payments 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Install insurance 15. \$0.00 15b. Haulth insurance 15. \$0.00 15c. Vahicle Insurance 15. \$0.00 15c. Varies Insurance	5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6b. Water, sewer, garbage collection 6b. \$0.00 6c. Telephone, call phone, Internet, satellite, and cable services 6c. \$50.00 6d. Other. Specify: 7. \$205.00 7. Food and housekeeping supplies 7. \$205.00 8. Childcare and children's education costs 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$5.00 10. Personal care products and services 10. \$5.00 11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$55.00 10. not include are payaments 14. \$0.00 14. Charitable contributions and religious donations 13. \$0.00 15. Insurance. 15. \$0.00 15b. Heath insurance 15a \$0.00 15c. Vehicle insurance deducted from your pay or included in lines 4 or 20. 15c. \$15a \$0.00 15c. Vehicle insurance 15a \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	6. Utilities:		
6c. Telephone, cell phone, Internet, satellite, and cable services 6d. \$60.00 6d. Other. Specify: 6d. \$0.00 7. Food and housekeeping supplies 7. Food and housekeeping supplies 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$5.00 10. Personal care products and services 10. \$5.00 11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include care payments 12. \$55.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Leath insurance 15c. Vehicle ins	6a. Electricity, heat, natural gas	6a.	\$130.00
6d. Other. Specify: 6d \$0.00 7. Food and housekeeping supplies 7. \$206.00 8. Childcare and children's education costs 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$5.00 10. Personal care products and services 10. \$5.00 11. Medical and dental expenses 11. \$0.00 12. Transportation, Include gas, maintenance, bus or train fare. 12. \$55.00 Do not include care payments 13. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 15. \$0.00 15a. Lile insurance deducted from your pay or included in lines 4 or 20. 15a. Lile insurance 15b. \$0.00 15b. Health insurance 15c \$127.00 15c. Vehicle insurance. 15c \$0.00 15c. Vehicle insurance. 15c \$0.00 15c. Vehicle insurance. \$0.00 \$0.00 17. Installment or lease payments: 17c \$0.00	6b. Water, sewer, garbage collection	6b.	\$0.00
7. Food and housekeeping supplies 7. \$208.00 8. Childran's and childran's education costs 8. \$0.00 9. Citching, laundry, and dry cleaning 9. \$5.00 10. Personal care products and services 10. \$5.00 11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$55.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 15a \$0.00 15. Insurance on include insurance deducted from your pay or included in lines 4 or 20. 15a \$0.00 15c. Vehicle insurance 15a \$0.00 15c. Vehicle insurance 15a \$0.00 15c. Vehicle insurance. Specify: 15a \$0.00	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$60.00
8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$5.00 10. Personal care products and services 11. \$0.00 11. Medical and dental expenses 11. \$0.00 11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. \$0.00 14. Charitable contributions and religious donations 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 15c. Other insurance. Specify: 17c. Car payments for Vehicle 1 17a. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 19. \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. Your payments on the property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. Specify: 20b. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance	6d. Other. Specify:	6d	\$0.00
9. Clothing, laundry, and dry cleaning 9. \$5.00 10. Personal care products and services 10. \$5.00 11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$55.00 Do not include car payments 13. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 15a \$0.00 15b. Health insurance deducted from your pay or included in lines 4 or 20. 15a \$0.00 15c. Vehicle insurance 15b \$0.00 15c. Vehicle insurance 15c \$127.00 15d. Other insurance. Specify	7. Food and housekeeping supplies	7.	\$206.00
10. Personal care products and services 10. \$5.00 11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12. \$55.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. \$0.00 15a. Life insurance 15b. \$0.00 \$0.00 15b. Health insurance 15c. \$127.00 \$0.00 15c. Vehicle insurance 15c. \$127.00 \$0.00 15c. Vehicle insurance. Specify: 15c. \$0.00 \$0.00 16c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 \$0.00 17. Installment or lease payments: 17a \$0.00 17. Locar payments for Vehicle 2 17b \$0.00 17c. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: 17c \$0.00 18. Your payments for Vehicle 2 17c \$0.00	8. Childcare and children's education costs	8.	\$0.00
11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12. \$55.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. \$0.00 15b. Health insurance. Specify: 15c. \$127.00 \$0.00 15c. Vehicle insurance. Specify: 15d. Other insurance. Specify: 15d. \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 \$pecify: 15d. \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 \$pecify: 16 \$0.00 17. Installment or lease payments: 17a \$0.00 17. Locar payments for Vehicle 1 17a \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: 17c \$0.00 17c. Other. Specify: 17c \$0.00 17c. Other. Specify: 17c <td< td=""><td>9. Clothing, laundry, and dry cleaning</td><td>9.</td><td>\$5.00</td></td<>	9. Clothing, laundry, and dry cleaning	9.	\$5.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12. \$55.00	10. Personal care products and services	10.	\$5.00
Do not include car payments 13. 13. 13. 13. 13. 13. 14.	11. Medical and dental expenses	11.	\$0.00
14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 50.00 Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. \$0.00 15b. Health insurance 15b. \$0.00 15b. \$0.00 15c. Vehicle insurance 15c. \$127.00 15d. Other insurance. Specify: 15d. \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$9.00 Specify: 16 17. Installment or lease payments: 17a. \$0.00 17b. Car payments for Vehicle 1 17a. \$0.00 17c. Other. Specify: 17c. \$0.00 17c. Other. Specify: 17c. \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. \$0.00 20b. Real estate taxes. 20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses.		12.	\$55.00
15. Insurance	13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a \$0.00 15b. Health insurance 15b \$0.00 15c. Vehicle insurance 15c \$127.00 15c. Other insurance 15c \$127.00 15d. Other insurance. Specify: 15d \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	14. Charitable contributions and religious donations	14.	\$0.00
15b			
15c. Vehicle insurance	15a. Life insurance	1 5a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance	15b	\$0.00
Specify:		15c	\$127.00
Specify:	15d. Other insurance. Specify:	15d	\$0.00
17. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses.	16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
17. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. Other. Specify: 17d. S0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	Specify:	16	\$0.00
17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. \$0.00 17d. Other. Specify: 17d. \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$0.00 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	17. Installment or lease payments:		
17c. Other. Specify:	17a. Car payments for Vehicle 1	17a	\$0.00
17d. Other. Specify:	17b. Car payments for Vehicle 2	17b	\$0.00
17d. Other. Specify:	17c. Other. Specify:	17c	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$0.00 20b. Real estate taxes. 20c. \$0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00		17d	\$0.00
19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$0.00 20b. Real estate taxes. 20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00			\$0.00
Specify:		18.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00		10	00.00
20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses. 20d \$0.00			\$0.00
20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. So.00 20d. Maintenance, repair, and upkeep expenses.			\$0.00
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00			
20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	20c. Property, homeowner's, or renter's insurance		
	20d. Maintenance, repair, and upkeep expenses.		
	20e. Homeowner's association or condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 36 of 71

Debtor 1				Anderson	Case number (if known)			
	First Na	me	Middle Name	Last Name				
21.Other	r. Specif	fy:				21		\$0.00
						_		
22. Calc	ulate y	our monthly expens	ses.					\$612.00
22a. A	Add line	s 4 through 21.					_	\$0.00
22b. (Copy lin	ie 22 (monthly exper	nses for Debtor 2), if any,	from Official Form 106J-2			_	\$612.00
22c. A	Add line	22a and 22b. The re	esult is your monthly exp	enses.		22.		
23.Calcu	ılate yo	our monthly net inc	ome.					
23a. (Copy lin	e 12 (your combined	d monthly income) from	Schedule I.		23a		\$1,137.00
23b. (Сору ус	our monthly expense	s from line 22 above.			23b		\$612.00
			ses from your monthly in	ncome.				\$525.00
	The resi	ult is your monthly n	et income.			23c		•
24 Do v o	ou expe	ect an increase or o	decrease in your expen	ses within the year after yo	ou file this form?			
•	•							
				oan within the year or do you nodification to the terms of y				
		dynneric to intorease of	accidate because of a r	nouncation to the terms of y	our mongage:			
✓ 1	Мо							
	es_							
_		Explain here:						
		Explain Holo.						

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 37 of 71

Fill in this information to identify your case:							
Debtor 1	Frank		Anderson				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number (If known)			(Otato)				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below						
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
	✓ No						
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and					
x	/s/ Frank Anderson	*					
^	Signature of Debtor 1	Signature of Debtor 2					
		· ·					
	Date 2/7/2018 MM/DD/YYYY	Date MM/DD/YYYY					

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 38 of 71

Fill in this info	rmation to identify your o	case:					
Debtor 1	Frank		Anderson				
	First Name	Middle N					
Debtor 2 (Spouse, if filing)	First Name	Middle N	lame Last Nam	<u>e</u>			
United States	Bankruptcy Court for the:	Northern	District of Illino	is			
Case number			(Stat	e)			
(If known)	_						Charlet White te
Official	Form 107						Check if this is a amended filing
Stateme	ent of Financia	al Affairs f	or Individuals	Filina for	Bankru	ntcv	04/1
information. number (if kr	If more space is need nown). Answer every q	ed, attach a sepa uestion.	arried people are filing arate sheet to this form	. On the top of			
Part 1: Give	e Details About Your	Maritai Status	and Where You Lived	ветоге			
1. What is	your current marital st	atus?					
	arried						
✓ No	t married						
2. During	the last 3 years, have y	ou lived anywhere	other than where you liv	ve now?			
☐ No ✓ Ye		ou lived in the last	3 years. Do not include v	vhere you live no	W.		
De	btor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same as I	Debtor 1		Same as Debtor 1
11	35 N. Mason						_
Nu	mber Street		From	Number Street			From
			То	-			To
Ch Cit	icago Illinois y State	Zip Code		City	State	Zip Code	
				Same as I	Debtor 1		Same as Debtor 1
Nu	mber Street		From	Number Stree	:		From
			То				To
Cit	y State	Zip Code		City	State	Zip Code	
		-	ouse or legal equivalent iana, Nevada, New Mexico,				
✓ No							
	Make sure you fill out S	chedule H: Your (Codebtors (Official Form	106H).			

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 39 of 71

Case number (if known)

Anderson

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$600.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$4800.00 Wages, For last calendar year: commissions, commissions, 2017 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$4800.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2016) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. YTD Social From January 1 of current year until \$1,274.00 Security the date you filed for bankruptcy: Est. 2017 Social For last calendar year: Security \$7,644.00 (January 1 to December 31, 2017 Est. 2016 Social For the calendar year before that: Security \$7,644.00 (January 1 to December 31, 2016

Debtor 1 Frank

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 40 of 71

Anderson Debtor 1 Frank __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 41 of 71

or	1 Frank			An	derson	Case number	(if known)
	First Name		Middle Name	Las	st Name		
ns or age	iders include your porations of whicl	relatives; an you are a for a busir	iny general partners in officer, director, p ness you operate as	s; relatives of any person in control,	general partners; pa or owner of 20% o	tnerships of which y r more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
		0: :	7: 0 1				
	City	State	Zip Code				
	No	_	aranteed or cosigne		Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 42 of 71

Debtor 1 Frank Anderson Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2017 Nissan Versa 02/2018 \$0 NISSAN MOTOR ACCEPTANC Creditor's Name Explain what happened 2901 KINWEST PKWY Number Street Property was repossessed. Property was foreclosed. **IRVING** 75063 Texas Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City Zip Code State Property was attached, seized, or levied.

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 43 of 71

Debtor	1 Frank		Anderson	Case number (if know	n)	
	First Name	Middle Name	Last Name			
	/ithin 90 days before you ccounts or refuse to mal		d any creditor, including a b ou owed a debt?	ank or financial institutior	ı, set off any amoı	unts from your
L.	⊘ No					
	Yes. Fill in the details.					
L	Tes. Fill III the details.					
			Describe the action the	creditor took	Date action	Amount
					was taken	
			_			-
	Creditor's Name					
			=			
	Number Street					
			Last 4 digits of account r	umber: XXXX-		
	City Sta	te Zip Code	_			
	Oity Oita	ic Zip Godc				
	ithin 1 year before you fi opointed receiver, a cust		any of your property in the pal?	oossession of an assignee	for the benefit of	creditors, a court-
V	No					
Ľ	≝					
	Yes					
Part 5:	List Certain Gifts ar	nd Contributions				
13. V	Vithin 2 years before you	ı filed for bankruptcy, di	d you give any gifts with a to	tal value of more than \$60	00 per person?	
_						
Ŀ	√ No					
	Yes. Fill in the details	for each gift.				
	Gifts with a total valuer person	ue of more than \$600	Describe the gifts		Dates you gave the gifts	Value
	Person to Whom You (Gave the Gift	-			
			_			
	Number Street		_			
			_			
	City Sta	te Zip Code	_			
	Person's relationship to	you				
	Person to Whom You (Gave the Gift	_			
			_			
			_			
	Number Street		-			
	Humbor Officer					
	City Sta	te Zip Code	-			
	Person's relationship to					
	i cisoni s relationiship to	you				

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 44 of 71

	Frank	Anderson Case number (if kn	own)	
	First Name Middle Name	Last Name	, <u> </u>	
Wit	hin 2 years before you filed for bankruptcy, did	d you give any gifts or contributions with a total value	of more than \$600	to any charity?
V	No			
Ë	Yes. Fill in the details for each gift or contribut	tion		
	Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
	that total more than \$000		Contributed	
		_		
	Charity's Name			
		_		
		_		
	Number Street			
	City State Zip Code	_		
	City State Zip Code			
6:	List Certain Losses			
Wit	hin 1 year before you filed for bankruptcy or si	nce you filed for bankruptcy, did you lose anything b	ecause of theft, fire,	other disaster, or
gar	nbling?			
✓	No			
Ě	Yes. Fill in the details.			
ш				
	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List	Date of your loss	Value of property lost
	now the loss occurred	pending insurance claims on line 33 of <i>Schedule</i>	1055	1051
		A/B: Property.		
				•
7:	List Certain Payments or Transfers			
		or credit counseling agencies for services required in your	bankruptcy.	
~	No	or credit counseling agencies for services required in your	bankruptcy.	
	No Yes. Fill in the details.	or credit counseling agencies for services required in your	bankruptcy.	
		or credit counseling agencies for services required in your Description and value of any property	bankruptcy. Date payment	Amount of
			Date payment or transfer	Amount of payment
		Description and value of any property	Date payment	
	Yes. Fill in the details. Semrad Law Firm	Description and value of any property	Date payment or transfer	
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	Description and value of any property transferred	Date payment or transfer was made	payment

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 45 of 71

1 Frank		Anderson	Case r	number <i>(if known)</i>			
First Name Mic	ddle Name	Last Name					
lp you deal with your creditors or t	o make payme	ents to your creditors?	our behalf p	oay or transfer	any property to a	anyone v	who promised t
No Yes. Fill in the details.							
•		Description and value of a transferred	ny property	y	Date payment or transfer was made	Amou	nt of payment
Person Who Was Paid							
Number Street							
City State	Zin Codo						
City State	Zip Code						
e ordinary course of your business clude both outright transfers and trans	or financial aff	airs? ecurity (such as the granting of a	_				
No Yes. Fill in the details.							
		Description and value of p transferred	roperty			oaid	Date transfer was made
Person Who Received Transfer							
Number Street							
City State Person's relationship to you	Zip Code						
Person Who Received Transfer							
Number Street							
City State Person's relationship to you	Zip Code						
neficiary?		you transfer any property to	ı self-settle	ed trust or simi	lar device of whi	ich you	are a
No Yes. Fill in the details.							
-		Description and value of	the proper	ty transferred			Date transfer was made
Name of trust							
	thin 1 year before you filed for ban Ip you deal with your creditors or a not include any payment or transfer. No Yes. Fill in the details. Person Who Was Paid Number Street City State thin 2 years before you filed for base ordinary course of your business stude both outright transfers and transfer that you have already listed transfers that you have already listed transfer Number Street City State Person's relationship to you Person Who Received Transfer Number Street City State Person's relationship to you thin 10 years before you filed for beneficiary? nese are often called asset-protection No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did you deal with your creditors or to make payment or transfer that you listed or not include any payment or transfer that you listed or Yes. Fill in the details. Person Who Was Paid Number Street City State Zip Code thin 2 years before you filed for bankruptcy, did yes ordinary course of your business or financial affected both outright transfers and transfers made as sed transfers that you have already listed on this statem No Yes. Fill in the details. Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you thin 10 years before you filed for bankruptcy, did neficiary? less are often called asset-protection devices.) No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did you or anyone else acting on yo by ou deal with your creditors or to make payments to your creditors? not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Description and value of an transferred	First Name Last Name thin 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf ip you deal with your creditors or to make payments to your creditors? not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Description and value of any property transferred Description and value of any property transferred Description and value of any property transferred Lity State Zip Code thin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any or ordinary course of your business or financial affairs? Lity State Tip Code Number Street Description and value of property in the details. Description and value of property transferred Lity State Zip Code Person Who Received Transfer Number Street Dity State Zip Code Person's relationship to you thin 10 years before you filed for bankruptcy, did you transfer any property to a self-settle neficiary? The property of the property transfer and value of the property to see are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property to see are often called asset-protection devices.)	First Name Last	In the details. Description and value of any property to a self-settled trust or similar device of wheeling any property or self-settled trust or similar device of wheeling any property or self-settled trust or similar device of wheeling any property to a self-settled trust or similar device of wheeling any property transferred. Late Name Late Name Late Name Late Name Late Name Description and value of any property Date payment or transfer was made Description and value of any property Late Name Description and value of any property Date payment or transfer was made Description and value of any property Date payment or transfer was made Number Street Dity State Zip Code Date payment or transfer any property to anyone, other than so ordinary course of your business or financial affairs? Number Street Description and value of property Transferred Description and value of property Transferred Description and value of property Describe any property or payments received or debts payments are controlled to the controlled transfer any property or payments received or debts payments are controlled transfer any property or payments received or debts payments are controlled transfer any property or payments received or debts payments are controlled transfer any property or payments received or debts payments received or debts payments are controlled transfer any property or payments received or debts payments are controlled transfer any property or payments received or debts payments are controlled transfer any property or payments received or debts payments are controlled transfer any property or payments are co	First Name Lick Name Less Name Les Name Less Name Les Name

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 46 of 71

Debtor 1 Frank Anderson Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 47 of 71

Debtor 1 Frank Anderson Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 48 of 71

Debtor				Anderson	Case	number (if known)	
	First Name		Middle Name	Last Name			
26. Ha		ty in any jud	cial or administr	ative proceeding und	er any environmenta	al law? Include settlements and o	rders.
∠	No Yes. Fill in the de	etails.					
	_			Court or agency		Nature of the case	Status of the case
	Case title						Pending
				Court Name	_		On appeal
	Case number			NumberStreet			Concluded
			,	City State	Zip Code		
Part 11	Give Details A	bout Your	Business or Co	onnections to Any E	Business		
27. W	ithin 4 years before	you filed fo	r bankruptcy, did	l you own a business o	or have any of the fo	ollowing connections to any busine	ess?
				ade, profession, or oth	=	I-time or part-time	
	A member of A partner in			LC) or limited liability	partnership (LLP)		
		•	•	e of a corporation			
	An owner of	at least 5%	of the voting or e	quity securities of a co	orporation		
~			es. Go to Part 12.		. 1		
L	Yes. Check all tr	ат арріу арс	ove and till in the	details below for each Describe the na	n dusiness. Ature of the business	s Employer Identification	n number Do not
						include Social Security	
	Business Name			_		EIN:	
	Number Street			Name of accoun	ntant or bookkeepei	Dates business existed	
	City	State	Zip Code	—	intant of bookkeeper	From To	
				Describe the na	ature of the business	s Employer Identification include Social Security	
	Business Name			_		EIN:	
	Number Street					Dates business existed	I
	City	State	Zip Code	Name of accoun	ntant or bookkeepei		
	City	State	Zip Code			From To	
				Describe the na	ature of the business	s Employer Identification include Social Security	
	Business Name			_		EIN:	
	Number Street			Name of occasion	ntant or bookkooss	Dates business existed	ĺ
	City	State	Zip Code	— Name of accoun	ntant or bookkeepei	From To	

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 49 of 71

Deb	tor 1	Frank		Anderson	Case number (if known)
		First Name	Middle Name	Last Name	
28.		nin 2 years before you fi ditors, or other parties. No Yes. Fill in the details b		give a financial statement t	o anyone about your business? Include all financial institutions,
				Date issued	
				MM/DD/YYYY	
		Name		MM/DD/YYYY	
		Number Street			
		City Sta	te Zip Code		
Par	t 12:	Sign Below			
	true a	and correct. I understar kruptcy case can resul	nd that making a false state	ment, concealing property,	s, and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of	Debtor 1		Signature of Debtor 2
		Date 2/7/2	018		Date
	Did yo	ou attach additional pa lo 'es			Is Filing for Bankruptcy (Official Form 107)? Kruptcy forms? Attach the Bankruptcy Petition Preparer's Notice,
	ш '	es. Maille of persoll			Declaration and Signature (Official Form 110)

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 50 of 71

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distri	ct of Illinois	
ı re	Frank Anderson		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within or rendered or to be rendered on beha	ne year before the filing of the	petition in bankruptcy, or agreed to	o be paid to me, for services
	For legal services, I have agreed to	accept		\$4,000.00
	Prior to the filing of this statement	I have received		\$300.00
	Balance Due			\$3,700.00
2	. The source of the compensation pa	aid to me was:		
	✓ Debtor	Other (specify))	
3	. The source of the compensation pa	aid to me is:		
	✓ Debtor	Other (specify)		
4	I have not agreed to share the amembers and associates of my	above-disclosed compensatio law firm.	on with any other person unless the	ey are
		aw firm. A copy of the agreem	ith a other person or persons who alent, together with a list of the name	
5	. In return for the above-disclosed fe	ee, I have agreed to render lega	al service for all aspects of the bank	kruptcy case, including:
	 a. Analysis of the debtor's final bankruptcy; 	ancial situation, and rendering	g advice to the debtor in determinin	g whether to file a petition in
	b. Preparation and filing of an	y petition, schedules, stateme	ents of affairs and plan which may b	oe required;
	c. Representation of the debte	or at the meeting of creditors a	and confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debto	or in adversary proceedings ar	nd other contested bankruptcy mat	ters;
6	. By agreement with the debtor(s), th	e above-disclosed fee does n	ot include the following services:	
		CERTIFIC	CATION	
	certify that the foregoing is a compl tor(s) in this bankruptcy proceedings		ent or arrangement for payment to r	me for representation of the
	2/7/2018		/s/ Chris Pryor	
	Date	_	Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 51 of 71

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 52 of 71

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 53 of 71

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$382.00
- 3. Before signing this agreement, the attorney has received, \$300.00 toward the flat fee, leaving a balance due of \$3,700.00; and \$72.00 for expenses, leaving a balance due of \$4,082.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor(s	s)	Attorney for Debtor(s)	
		/s/ Chris Pryor	
/s/ Fran	k Anderson		
Signed:			
Date:	2///2018		

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 60 of 71

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Anderson, Frank	Case No	Case No		
	Debtor(s)				
		Chapter.	Chapter13		
	VERIFIC	ATION OF CREDITOR MAT	TRIX		
Th knowledge	ne above named Debtors hereby verify a.	that the attached list of creditors is tr	rue and correct to the best of their		
Date:	2/7/2018	/s/ Anderson, Fr Anderson, Frank Signature of Del	ζ		

NISSAN MOTOR ACCEPTANC 2901 KINWEST PKWY IRVING, TX, 75063

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO, IL, 60601

CHASE CARD BANK ONE CARD SERV 2500 WESTFIELD DRI ELGIN, IL, 60124

City of Chicago - Dept. of Finance 333 S State Street, Suite 330 Chicago, IL, 60604

Illinois Tollway PO Box 5544 Chicago, IL, 60680

Commonwealth Edison 3 Lincoln Ctr Attn: Bankruptcy Department Oakbrook Ter, IL, 60181

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 62 of 71

Debtor 1 Frank First Name		Anderson Case	number (if known)	
150 (400) 150 (400)	estions for Reporting Purposes			
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily	consumer debts? Consum primarily for a personal, fan business debts? Business nvestment or through the op	nily, or household purpose. Idebts are debts that you in Deration of the business or	." curred to obtain
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ No.		ny exempt property is exclud ite to unsecured creditors?	ed and administrative
18. How many creditors do you estimate that you owe?	☐ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	50,001	-50,000 -100,000 nan 100,000
19. How much do you estimate your assets to be worth?	S0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 n \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million	00,001-\$1 billion ,000,001-\$10 billion 0,000,001-\$50 billion nan \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 n \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million	00,001-\$1 billion ,000,001-\$10 billion 0,000,001-\$50 billion nan \$50 billion
	I have examined this petition, an	id I declare under penalty of	periury that the informatio	n provided is true and
For you	correct. If I have chosen to file under Ch of title 11, United States Code. under Chapter 7. If no attorney represents me and	apter 7, I am aware that I ma I understand the relief availa	y proceed, if eligible, under ble under each chapter, and	r Chapter 7, 11,12, or 13 d I choose to proceed
	out this document, I have obtain	ed and read the notice requi	ired by 11 U.S.C. § 342(b).	
	I request relief in accordance wit I understand making a false state connection with a bankruptcy co both. 18 U.S.C. §§ 152, 1341, 1	ement, concealing property, ase can result in fines up to !	or obtaining money or pro	perty by fraud in
	/s/ Frank Anderson	KE Anderson &		
	Signature of Debtor 1 * Executed on 2/6/2018 MM / DD	//////	Signature of Debtor 2 Executed on	D / YYYY

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 63 of 71

FIII In this info	mation to identify your c	ase.			
Debtor 1	Frank		Anderson	#2000000000000000000000000000000000000	
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)	***************************************		(State)	MANAGEMENT	
Official	Form 106De	÷C		·····	Check if this is an amended filing
Declarati	on About an	Individual Deb	tor's Schedules	S	12/15
money or prope	341, 1519, and 3571.	ile bankruptcy schedules ion with a bankruptcy ca	or amended schedules. Ma se can result in fines up to	aking a false statement, concealing prop \$250,000, or imprisonment for up to 20 y	erty, or obtaining ears, or both. 18
Did you pa	y or agree to pay some	one who is NOT an attori	ney to help you fill out bank	<pre><ruptcy forms?<="" pre=""></ruptcy></pre>	
No					
Yes. N	ame of person	·	Attach Bankruptcy F Signature (Official Fo	Petition Preparer's Notice, Declaration, and om 119).	
Under pen that they a	alty of perjury, I declared true and correct.	that I have read the sun	nmary and schedules filed	with this declaration and	

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 2/6/2018

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 64 of 71

Debtor	1 Frank		Anderson	Case number [ff known]
	First Name	Middle Name	Last Name	
28. W	rithin 2 years before you filed reditors, or other parties. No Yes. Fill in the details below		give a financial statement to	anyone about your business? Include all financial institutions,
			Date issued	
	Name	William I was a second of the	MM/DD/YYYY	
	Number Street			
	City State	Zip Code		
Pari 12	Sign Below			
true	and correct. I understand the ankruptcy case can result in f	at making a false state ines up to \$250,000, or arson Auric	ment, concealing property, o	and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debt	or1	No. a	Signature of Debtor 2
	Date 2/6/2018			Date
Did	you attach additional pages t	o Your Statement of Fi	nancial Affairs for Individuals	Filing for Bankruptcy (Official Form 107)?
区	No Yes			
Did	you pay or agree to pay some	one who is not an atto	rney to help you fill out bankr	ruptcy forms?
V	No			
	Yes. Name of person			Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 65 of 71

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Anderson, Frank	Case No.	
***************************************	Debtor(s)	Uase No.	
		Chapter.	Chapter13
	VERII	FICATION OF CREDITOR MAT	TRIX
Ti knowledge	ne above named Debtors hereby vo a.	erify that the attached list of creditors is tr	rue and correct to the best of their
Date:	2/6/2018	/s/ Anderson, Fr Anderson, Frank Signature of Del	(

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 66 of 71

Deb	tor 1 Frank		Anderson	Case number (if known)	
200000000000000	First Name	Middle Name	Last Name	Out that to the terms	
16.	Calculate the median family	income that applies to	you. Follow these steps:		ngan tumum tet timi ye yeye kumaya ta magaya ya timi magaya magaya maga
	16a. Fill in the state in which y	rou live.	Illinois	•	
	16b. Fill in the number of peop		1		
	16c. Fill in the median family in household	ncome for your state and s			\$51,317.00
		the separate instructions f	To find a	list of applicable median income amounts, go online also be available at the bankruptcy clerk's office.	
17,	How do the lines compare?	.,	or the form, this iscenta	also be available at the bankruptcy clerk's office.	
	17a. Line 15b is less than under 11 U.S.C. § 1.	or equal to line 16c. On the 325(b)(3). Go to Part 3. D	ie top of page 1 of this fo o NOT fill out <i>Calculation</i>	orm, check box 1, Disposable income is not determined of Disposable Income (Official Form 122C-2).	•
	0.0.0. y 1020(0)(0).	n line 16c. On the top of p Go to Part 3 and fill out ent monthly income from l	Calculation of Disposal	box 2, Disposable income is determined under 11 ple Income (Official Form 122C-2). On line 39 of that	
Part	৪৯ Calculate Your Comm	itment Period Under	11 U.S.C. §1325(b)(4	1)	
18.	Copy your total average mon				\$500.00
19.	Deduct the marital adjustme commitment period under 11 L	nt if it applies. If you are J.S.C. § 1325(b)(4) allows	married, your spouse is r you to deduct part of you	not filing with you, and you contend that calculating the ir spouse's income, copy the amount from line 13.	
	19a. If the marital adjustment of	loes not apply, fill in 0 on I			-\$0.00
	19b. Subtract line 19a from I				\$500.00
20.	Calculate your current monti	aly income for the year. I	ollow these steps:		
	20a. Copy line 19b.				\$500.00
	Multiply by 12 (the number	er of months in a year).			x 12
	20b. The result is your current r	monthly income for the yes	ar for this part of the form		\$6,000.00
	20c. Copy the median family in	come for your state and si	ze of household from line	16c.	\$51,317.00
21.	How do the lines compare?				
	Line 20b is less than fine 20 commitment period is 3 years	Dc. Unless otherwise order ars. Go to Part 4.	ed by the court, on the to	p of page 1 of this form, check box 3, The	⁷ ? Аньсон из пленост в повет
	Line 20b is more than or ed 4, The commitment period	qual to line 20c. Unless oth is 5 years. Go to Part 4.	erwise ordered by the co	urt, on the top of page 1 of this form, check box	
Paril	Sign Below				
	Ry signing here. I declare us	of a condition of a six of the			
	b) digiting flore, I declare at	oder periasty or perjury that	the information on this s	tatement and in any attachments is true and correct.	
	X /s/ Frank Anderson	Anke Anders	m /s. x		
	Signature of Debtor 1	£	Sig	nature of Debtor 2	
	Date <u>2/6/2018</u> MM/DD/YYYY		Dat	e MM/DD/YYYY	
	If you checked 17a, do NOT If you checked 17b, fill out Fabove.	fill out or file Form 122C- Form 122C-2 and file it wit	2. h this form. On line 39 of	that form, copy your current monthly income from line	:14

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 68 of 71

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-03376 Doc 1 Filed 02/07/18 Entered 02/07/18 10:05:45 Desc Main Document Page 69 of 71

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$382.00 $\,$
- 3. Before signing this agreement, the attorney has received, \$300.00 toward the flat fee, leaving a balance due of \$3,700.00; and \$72.00 for expenses, leaving a balance due of \$4,082.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 2/6/2018	
Signed:	
/s/Frank Anderson frunt C. Anderson Su	
	/s/ Chris Pryor
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.